

Louisiana Insurance UPDATE

Volume I 2003



J. Robert Wooley
Commissioner of Insurance

Louisiana Department
of Insurance
**Statewide Consumer
Hotline**

1-800-259-5300

Monday - Friday
8 AM - 5 PM

Inside

DOI Recognized	2
Get Smart	2
License Fees	2
DOI Fraud Unit	3
NITF	4
Industry Update	5
Publications	8

Department Moves to New Home

The Louisiana Department of Insurance moved into its new home on Friday, February 14. The Department relocated to the new Poydras Building, at 1702 North Third Street, Baton Rouge, 70802. The Poydras Building is adjacent to the First Circuit Court of Appeal and just across Capitol Lake from the old insurance building.

Commissioner of Insurance Robert Wooley said the move



Home continued on pg. 3

Wooley Named Chair of NAIC Committees

Commissioner of Insurance Robert Wooley has been appointed chairman of two consumer protection committees by the president of the National Association of Insurance Commissioners (NAIC).

NAIC President Mike Pickens of Arkansas named Wooley the head of the Consumer Liaison Committee and the Small Face Amount Working Group. Commissioner Wooley held meetings of both groups at the NAIC Spring National Meeting in Atlanta, Georgia, in early March. "I am very pleased that my dedication to consumer protection has been recognized on the national level, and I am honored to serve as chairman of both of these important committees," Wooley said.

According to Wooley, the Louisiana Department of Insurance has long been regarded as a protector of the state's insurance consumers. "Louisiana is only one of eight states whose insurance department received an A+ from the Consumer Federation of America for being adequately funded to protect consumers," said Wooley.

NAIC continued on pg. 4

Department of Insurance Updates.....

Lower Licensing Exam Fees

As a result of the continued efforts of Experior Assessments, LLC and the Louisiana Department of Insurance, the Louisiana Insurance Licensing exam fees have been reduced.

Effective March 1, 2003, the exam fees for a single line of insurance will be \$50 and the fee for a combined (Life, Accident and Health, and Property and Casualty) exam will be \$74.

“We have been highly successful in implementing the technological advances available through Experior’s proprietary IntelliTest™ Licensure Examination System and Internet scheduling capabilities,” said Commissioner of Insurance Robert Wooley. “We are extremely pleased to announce the reduction in exam fees.”

Louisiana Model for Investigative Report Requirements

The Committee in charge of developing the Uniform Certificate of Authority Application for the NAIC (The ALERT Committee) has chosen to use Louisiana as a model for performing investigative reports on officers and directors of insurance companies who are applying for certificates of authority nationwide. These investigative reports are used to confirm that the applicants have the necessary qualifications for the position, including education and experience.

The format of the investigative reports, as well as the approval of firms to perform the reports, has been used by Louisiana for many years.

The Department of Insurance is pleased that its Fraud Section has been recognized for the quality of its investigative reporting requirements.

State Farm Revises Mold Notice

State Farm has issued new information to Louisiana policyholders clarifying the company's prior notice on mold and fungus claims.

Commissioner Wooley said State Farm is mailing the following revised notice to all affected Louisiana policyholders:

Repair of any covered damage resulting from a covered accidental direct physical loss will include the removal of mold or fungus on the items damaged. State Farm will not deny an otherwise covered claim due to the presence of mold or fungus on the items damaged by a covered loss. Should you have any questions concerning this clarification, please feel free to contact your State Farm agent.

Getting Smart about Insurance

The Louisiana Department of Insurance, in conjunction with the National Association of Insurance Commissioners (NAIC), established “Get Smart about Insurance” Week to encourage consumers to become more familiar with their insurance coverage.

According to the NAIC, approximately 67 percent of Americans feel they are sufficiently covered by their insurance, but only 34 percent say they understand the details of their policies.

Choosing your insurance carrier with care and looking for discounts are just some of the ways to get smart about your insurance coverage. Brochures are available through the Department.

“Get Smart About Insurance” Week was held January 20-24, 2003.

For free tips and up-to-date information, contact the Department of Insurance at 1-800-259-5300 or 225-342-5900.



.....Department of Insurance Updates

Home continued from pg. 1

was long overdue. "Our old building did not have a sprinkler system, so it failed to meet the State Fire Marshal's safety code," he said.

Wooley added that corroded pipes left all of the building's water fountains contaminated. "Improvements were made, but the building still has structural and foundation problems. Waterproofing did not stop the leaks and led to serious sewage problems, and the building leans to one side," Wooley maintained.

The Commissioner said it would have been more expensive to make the necessary repairs to the old building than it was to build the Poydras Building. "We also moved into our new building debt free," he added.

The new Department of Insurance building has a service center on the first floor for the convenience of consumers, and a technologically advanced hearing room, which is a vast improvement from the previous Plaza Hearing Room.

On March 17, 2003, Commissioner Wooley hosted an open house and ribbon cutting ceremony for the new Poydras Building.



Ribbon Cutting Ceremony

Louisiana's Department of Insurance Fraud Unit is Hard at Work

Department of Insurance Fraud Unit investigators have served cease and desist and summary suspension orders to:

- Melisa Lynne Blaisdell and Blaisdell Clarius & Associates, Inc., an Alexandria agency. Ms. Blaisdell allegedly collected premium payments for a number of insurance companies and failed to remit the premiums to the companies.
- Tommy Ray Dean of Shreveport. He also collected money from multiple clients and failed to submit the funds to the required insurance companies.

- Former insurance and bail bond agent Anndrea LaSalle Irons of New Orleans. Ms. Irons allegedly misappropriated or improperly withheld money paid to individuals for bail bonds.
- James D. Dauzat and the A Plus Insurance Agency of Louisiana, another Alexandria agency. He allegedly collected premium money and kept it for his own use instead of sending it to the insurance company to secure coverage.
- Monroe insurance agent Sharon McGraw Burns, A/K/A Ruby M. Burns. She was charged with two counts of filing or maintaining false public documents. She allegedly filed documents with the Office of Motor Vehicles in Monroe claiming her clients had insurance coverage when they did not. She also allegedly failed to remit in a timely manner certain insurance premiums paid to her

- by her clients.
- Slidell insurance agent Nathaniel Durant, 46. He was arrested by the State Police Fraud Unit and booked into the Parish Prison on six counts of felony theft, six counts of misappropriation of insurance premiums, and one count of writing NSF checks.

Clarissa Preston, Assistant Director of Forms and Compliance in the Property & Casualty Division, was voted 2002 Employee of the Year by Department employees.



Department of Insurance Updates.....

Cover the Uninsured

Commissioner of Insurance Robert Wooley held a press conference to address the availability and affordability of health insurance during "Cover the Uninsured" Week. "Cover the Uninsured" Week was held March 10-16, 2003 and was sponsored nationally by two health groups, The Robert Wood Johnson Foundation and The California Endowment, as well as organizations including the AFL-CIO, AARP and the United Way of America.

Wooley has taken several steps to help more Louisianians obtain health insurance, including partnering with Medicaid and the Louisiana Department of Health and Hospitals (DHH) in the Department of Insurance's LaChoice pilot program. Wooley says LaChoice is for small employers who have been unable to offer health insurance in the past.

Joining Wooley at the press conference was Patricia DeMichele, AARP; Butch Passman, Louisiana Business Group on Health; Virginia Lee, Louisiana Department of Health and Hospitals; Dr. Margaret Pereboom, Louisiana Health Care Commission member; Victor Kirk, Louisiana Health Care Commission member; Gil Dupre', Louisiana Association of Health Plans; and Richard O'Shee, Deputy Commissioner of Health Insurance for the Louisiana Department of Insurance.



Wooley, Passman, O'Shee, Lee and Pereboom at the press conference.

NAIC continued from pg. 1

The Department's Property & Casualty, Health, and Life & Accident Consumer Affairs staffs will hold Consumer Awareness roadshows at malls statewide. "The purpose of these roadshows is to bring about greater awareness of our Consumer Affairs divisions," said Commissioner Wooley.

The first roadshow was scheduled for April 5, from 10 a.m. to 3 p.m., at Cortana Mall in Baton Rouge, as part of the Second Annual Community Showcase. Wooley and the roadshow headed to Prien Lake Mall in Lake Charles on May 16-17, and will go to Lakeside Mall in Metairie June 27-28. Stops are also planned in Monroe and Alexandria.



Department to Join National Insurance Task Force



Richard Chambers and Wooley

The Louisiana Department of Insurance has accepted an invitation to join NeighborWorks National Insurance Task Force (NITF) in its mission to make insurance services more accessible and affordable to consumers in lower-income neighborhoods.

"The Louisiana Department of Insurance is excited to become a part of the National Insurance Task Force," Commissioner of Insurance Robert Wooley said. "This will give us an opportunity to reach out to many communities and provide information about insurance options."

The NITF membership consists of leaders from community-based organizations and the insurance industry who have been brought together to improve the provision of property and casualty insurance in low- and moderate-income areas.

Commissioner Wooley has appointed Richard Chambers, Deputy Commissioner of Minority Affairs, to serve as the Department's designee on the task force.

**ACQUISITION AND/OR
MERGER AGREEMENT**

**CONSUMERS LIFE INSURANCE
COMPANY (DE)**

NAIC #62375

Acquisition filed whereby Black Diamond Insurance Group, Inc., a Delaware holding company, has acquired control of Consumer Life Insurance Company, a Delaware insurer. Acquisition approved by the Delaware Department of Insurance on June 5, 2002. - Dated 10/7/02

**RELIASTAR LIFE INSURANCE COM-
PANY**

NAIC # 67105

PROD # 10140 & 10141

Merger Agreement (effective 10/1/02): whereby Northern Life Insurance Company (WA - licensed) merged into ReliaStar Life Insurance Company (MN - licensed/surviving company). At the effective time of merger, the separate existence of Northern Life Insurance Company (NAIC #87734 - PROD # 10112 & 10113) shall cease. -Dated 10/7/02

**SHEFFIELD INSURANCE
CORPORATION**

NAIC #26620 Surplus Lines Insurer

Acquisition filed whereby Combined Specialty Insurance Company (IL-licensed #40827) has acquired control of Sheffield Insurance Corporation (IL). Acquisition approved by the Illinois DOI on June 14, 2002. -Dated 10/01/02

**ALLIANZ INSURANCE COMPANY OF
NORTHAMERICA**

NAIC #90611

PROD #10040 & 10041

Merger Agreement (effective 7/1/02): whereby LifeUSA Insurance Company (MN - licensed) merged into Alliance Life Insurance Company of North America (MN - licensed serving company). On the effective date of merger, the separate existence of LifeUSA Insurance Company (NAIC # 92509 - PROD # 3800) shall cease. -Dated 10/7/02

**CATERPILLAR INSURANCE COMPANY
f/k/a Integral Insurance Company (MO)**

NAIC #12238

Stock Purchase Agreement between the Integral Insurance Company, in Rehabilitation, a Missouri insurer, and Caterpillar Insurance Company was signed and approved by the Circuit Court Judge, Jackson County, Missouri on December 7, 2000. Immediately upon the closing Integral shall be released from rehabilitation and this receivership of the Court. In order to differentiate Caterpillar's financial from Integral's, the NAIC changed Caterpillar's NAIC number from 12238 to **11255** in May 2002. - Dated 10/8/02

**UNDERWRITERS INSURANCE
COMPANY (NE)**

NAIC # 18619

Acquisition filed whereby Alleghany Corporation, a Delaware corporation, has acquired control of **Underwriters Insurance Company**, a Nebraska insurer. Acquisition approved by the Nebraska Department of Insurance on December 28, 2001. -Dated 10/15/02

**CONSECO VARIABLE INSURANCE
COMPANY (TX)**

NAIC # 64017

Acquisition filed whereby Inviva, Inc. (DE), JNF Holding Company, Inc. (DE), Inviva, LLC (CA), Tracey Hecht Smilow (NY), and David A. Smilow (NY), have acquired control (100% of the outstanding common capital stock) of **Conseco Variable Insurance Company (TX)**. Acquisition approved by the Texas Department of Insurance on October 23, 2002. - Dated 11/7/02

**CONSECO VARIABLE INSURANCE
COMPANY (TX)**

NAIC # 64017

Acquisition filed whereby Inviva, Inc. (DE), JNF Holding Company, Inc. (DE), Inviva, LLC (CA), Tracey Hecht Smilow (NY), and David A. Smilow (NY), have acquired control (100% of the outstanding common capital stock) of **Conseco Variable Insurance Company (TX)**. Acquisition approved by the Texas Department of Insurance on October 23, 2002. - Dated 11/7/02

**PROVIDENT MUTUAL LIFE AND
ANNUITY COMPANY OF AMERICA
NAIC #70750**

Acquisition whereby Nationwide Mutual Insurance Company, Nationwide Corporation, Nationwide Financial Services Inc. and Eagle Acquisition Corporation has acquired control of **Providentmutual Life and Annuity Company of America**. Acquisition approved by the Delaware D.O.I. on 9/25/02. - Dated 10/30/02

**GENERAL AMERICAN LIFE
INSURANCE COMPANY (MO)
NAIC #63665**

PROD # 7010 & 7011

Merger Agreement (effective 7/1/02): filed whereby General Life Insurance Company (TX-licensed) merged into General American Life Insurance Company (MO-licensed/surviving company). At the effective date of merger, the separate existence of **General Life Insurance Company (NAIC #86045 and PROD #3290)** shall cease. - Dated 12/17/02

**MIDWEST SECURITY LIFE
INSURANCE COMPANY
NAIC # 79480**

Acquisition filed whereby UnitedHealth Group Incorporated (MN) and UnitedHealthcare, Inc. (DE) have acquired control of **Midwest Security Life Insurance Company**, a Wisconsin insurer. Acquisition approved by the Wisconsin Department of Insurance on October 1, 2002.

**AGENT FOR SERVICE OF
PROCESS CHANGE**

**DESSELLE LIFE INSURANCE
COMPANY, INC. (LA)
NAIC #73709**

Change of Registered Agent Form and Board Resolution filed (effective 10/7/02): changing the name and address of **Desselle Life Insurance Company's** registered agent for service of process to Patrick Fontenot at 716 South Railroad Avenue and Clydia A. Giron at 711 Austin Road, Opelousas, LA 70570. -- Dated 10/24/02

Industry Update News.....

WILLIAMS-PROGRESSIVE LIFE & ACCIDENT INSURANCE COMPANY (LA)

NAIC #78344

Change of Registered Agent Form and Board Resolution filed (effective 10/7/02): changing the name and address of **Williams-Progressive Life & Accident Insurance Company's** registered agent for service of process to Patrick Fontenot at 716 South Railroad Avenue and Clydia A. Giron at 711 Austin Road, Opelousas, LA 70570. – Dated 10/24/02

AMENDMENT TO CERTIFICATE OF AUTHORITY

FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY (CA)

NAIC #37710 PROD #15433

Amendment to Certificate of Authority: certificate amended to add **liability insurance** to the company's authority in the State of Louisiana. -Dated 10/8/02

PMA CAPITAL INSURANCE COMPANY (PA)

Amendment to Certificate of Authority: certificate amended to add **accident and health** insurance (reinsurance only) to the company's authority in the State of Louisiana. -Dated 10/8/02

PEERLESS INSURANCE COMPANY (NH)

NAIC #24198 PROD #16870

Amendment to Certificate of Authority: certificate amended to add **homeowners and steam boiler and sprinkler leakage** insurance to the company's authority in the State of Louisiana. -Dated 10/10/02

AMERICAN NATIONAL INSURANCE COMPANY (TX)

NAIC #60739

PROD #1700 & 1701

Amendment to Certificate of Authority: certificate amended to show the addition of **annuities** to the company's authority in Louisiana. – Dated 01/09/03

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, THE (NY)

NAIC #62944

PROD #3500 & 3505

Amendment to Certificate of Authority: certificate amended to show the addition of **annuities** to the company's authority in Louisiana. – Dated 01/09/03

PRESIDENTIAL LIFE INSURANCE COMPANY (NY)

NAIC #68039 PROD #10770

Amendment to Certificate of Authority: certificate amended to show the addition of **annuities** to the company's authority in Louisiana. – Dated 12/30/02

STATE NATIONAL INSURANCE COMPANY, INC. (TX)

NAIC #12831 PROD #17651

Amendment to Certificate of Authority: certificate amended to add **homeowners** to the company's authority in Louisiana. – Dated 12/17/02

THRIVENT FINANCIAL FOR LUTHERANS (WI)

NAIC #56014

PROD #1110 & 1111

Fraternal Insurer

Amendment to Certificate of Authority: certificate amended to add **annuities** to the company's authority in Louisiana. - Dated 12/17/02

UNITED FIRE AND CASUALTY COMPANY (IA)

NAIC #13021 PROD #18040

Amendment to Certificate of Authority: certificate amended to add **homeowners** to the company's authority in Louisiana. – Dated 12/17/02

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY (TN)

NAIC #66672 PROD #9660

Amendment to Certificate of Authority: certificate amended to show the addition of **annuities** to the company's authority in the State of Louisiana. – Dated 1/15/03

ARCH INSURANCE COMPANY (MO)

NAIC #11150 PROD #15175

Amendment to Certificate of Authority: certificate amended to show the addition of **accident and health** insurance to the company's authority in the State of Louisiana. – Dated 1/15/03

CLARICA LIFE INSURANCE COMPANY – U.S. (ND)

NAIC #70491 PROD #13175

Amendment to Certificate of Authority: certificate amended to show the addition of **annuities** to the company's authority in the State of Louisiana. – Dated 1/22/03

DEPARTMENTAL ACTION

UNIVERSAL ASSURORS LIFE INSURANCE COMPANY (IA)

NAIC #80217 PROD #12853

Revocation Order (effective 8/15/02) - The Commissioner of Insurance, State of Louisiana, pursuant to LRS 22:987, hereby orders the **revocation of the certificate** of authority for Universal Assurors Life Insurance Company. The company has been found to be insolvent and our records reflect that the company has dissolved in its home state of Iowa.

NAME/DOMICILE AND/OR REDOMESTICATION

TRI-STATE INSURANCE COMPANY (OK)

NAIC #25712 PROD #17950

Amendment (effective 8/27/02): amending Articles of Incorporation (changing the company's name from Tri-State Insurance Company to **Esurance Insurance Company**) – Dated 10/23/02

WORLDWIDE DIRECT AUTO INSURANCE COMPANY

NAIC #20133

Redomestication (effective 6/27/02): amending Articles of Incorporation (changing the company's state of domicile from Kentucky to **Ohio**) – Dated 10/21/02

DELTA DENTAL INSURANCE COMPANY

NAIC #81396

Redomestication (effective 9/30/02): amending Articles of Incorporation – changing the company's state of domicile from Illinois to **Delaware**. – Dated 11/7/02

JOHN ALDEN LIFE INSURANCE COMPANY

NAIC #65080

Redomestication (effective 7/15/02): amending Articles of Incorporation –

.....Industry Update News

changing the company’s state of domicile from ~~M innesota to~~ **Wisconsin**.
– Dated 11/7/02

QBE INSURANCE CORPORATION
NAIC #39217

Redomestication (effective 9/5/02):
amending Articles of Incorporation –
changing the company’s state of domicile
from Delaware to **Pennsylvania**.
– Dated 10/30/02

PROVIDENT MUTUAL LIFE
INSURANCE COMPANY

NAIC #68225 PROD #10920
Amendment (effective 10/1/02): amending
Articles of Incorporation – changing the
company’s name from Provident Mutual
Life Insurance Company to **Nationwide**
Life Insurance Company of America; and
conversion of the company from a mutual
life to a **stock life insurer**.
– Dated 10/30/02

PROVIDENT MUTUAL LIFE AND
ANNUITY COMPANY OF AMERICA
NAIC #70750

PROD #13073 & 13074
Amendment (effective 10/1/02): amending
Articles of Incorporation – changing the
company’s name from Providentmutual
Life and Annuity Company of America to
Nationwide Life and Annuity Company of
America.
– Dated 10/30/02

RELIANT INSURANCE COMPANY (MI)
NAIC #19658

Redomestication (effective 12/20/00):
amending Articles of Incorporation -
changing the company’s state of domicile
from Michigan to **Pennsylvania**.
– Dated 10/29/02

RELIANT INSURANCE COMPANY (PA)
NAIC #19658 PROD #18420

(No producer appointed as of this date)
Amendment (effective 11/21/01):
amending Articles of Incorporation –
changing the company’s name from
Reliant Insurance Company to **Bristol**
West Insurance Company.
– Dated 10/29/02

DELTA DENTAL INSURANCE
COMPANY
NAIC #81396

Redomestication (effective 9/30/02):
amending Articles of Incorporation –
changing the company’s state of domicile
from Illinois to **Delaware**. – Dated 11/7/02

JOHN ALDEN LIFE INSURANCE
COMPANY
NAIC #65080

Redomestication (effective 7/15/02):
amending Articles of Incorporation –
changing the company’s state of domicile
from Minnesota to **Wisconsin**.
– Dated 11/7/02

QBE INSURANCE CORPORATION
NAIC #39217

Redomestication (effective 9/5/02):
amending Articles of Incorporation –
changing the company’s state of domicile
from Delaware to **Pennsylvania**.
– Dated 10/30/02

PROVIDENT MUTUAL LIFE INSURANCE
COMPANY
NAIC #68225 PROD #10920

Amendment (effective 10/1/02): amending
Articles of Incorporation – changing the
company’s name from Provident Mutual
Life Insurance Company to **Nationwide**
Life Insurance Company of America; and
conversion of the company from a mutual
life to a **stock life insurer**.
– Dated 10/30/02

PROVIDENT MUTUAL LIFE AND
ANNUITY COMPANY OF AMERICA
NAIC #70750

PROD #13073 & 13074
Amendment (effective 10/1/02): amending
Articles of Incorporation – changing the
company’s name from Providentmutual Life
and Annuity Company of America to
Nationwide Life and Annuity Company of
America. – Dated 10/30/02

RELIANT INSURANCE COMPANY (MI)
NAIC #19658

Redomestication (effective 12/20/00):
amending Articles of Incorporation -
changing the company’s state of domicile
from Michigan to **Pennsylvania**.
– Dated 10/29/02

RELIANT INSURANCE COMPANY (PA)
NAIC #19658 PROD #18420

(No producer appointed as of this date)
Amendment (effective 11/21/01): amending

Articles of Incorporation – changing the
company’s name from Reliant Insurance
Company to **Bristol West Insurance**
Company.
– Dated 10/29/02

UNDERWRITERS INSURANCE
COMPANY (NE)
NAIC #18619
PROD #13177 & 15293

Amendment (effective 5/8/02): amending
Articles of Incorporation – changing the
company’s name from Underwriters
Insurance Company to **Platte River**
Insurance Company. – Dated 12/19/02

USF&G FAMILY INSURANCE
COMPANY (MD)
NAIC #10357

PROD #10357 & 10358
Amendment (effective 10/31/02): amending
Articles of Incorporation – changing the
company’s name from USF&G Family
Insurance Company to **Platinum**
Underwriters Reinsurance, Inc.
– Dated 1/9/03

MARKEL INTERNATIONAL
INSURANCE COMPANY LIMITED
NAIC # 1121425 PROD # 60213

Amendment (effective 11-4-02): amending
Certificate of Incorporation and Trust
Agreement – Changing the company’s
name from Terra Nova Insurance Company
Limited to **Markel International**
Insurance Company Limited.
– Dated 2-25-03

AIG SUN AMERICA LIFE ASSURANCE
COMPANY
NAIC# 60941 PROD # 1910

Amendment (effective 2-28-03): amending
Articles of Incorporation – changing the
company’s name from Anchor National
Life Insurance Company (AZ) to **AIG**
SunAmerica Life Insurance Company.
– Dated 2-25-03

S.USA LIFE INSURANCE COMPANY,
INC.
NAIC # 60183 PROD# 60183

Amendment (effective 5-7-02): amending
Articles of Incorporation – changing the
company’s name from SBLI Financial
Services Life Insurance Company, Inc. to
S.USA Life Insurance Company.
– Dated 2-28-03

Single copies of the following publications are available free of charge upon request:

- [2003-2004 Long-Term Care Insurance Comparison Guide](#) -- A guide to help individuals shop for long-term care insurance.
- [Auto Rate Comparison Guide and Homeowners Rate Comparison Guide](#) -- These two publications provide the consumer with a convenient way to compare rates of different companies when shopping for insurance.
- [Ask The Commissioner](#) -- The Commissioner's weekly question-and-answer-style column that appears in more than 30 newspapers around the state.
- [Buyer's Guide to Fixed Deferred Annuities](#) -- Answers to common questions regarding fixed, deferred and other types of annuities.
- [Consumer Beware](#) -- A top 10 list of things you can do to stop insurance fraud.
- [Consumer Guide to Auto Insurance and Consumer Guide to Homeowners Insurance](#) -- Insurance shopping tips, policy terminology, discount information and easy-to-use worksheets make these booklets a consumer favorite.
- [Consumer's Guide to Long-Term Care Insurance](#) -- A guide to help consumers better understand the complexities of long-term care insurance.
- [Decisions Based on Medical Necessity](#) -- A brochure explaining Louisiana's Medical Necessity Review Organization (MNRO).
- [Dos and Don'ts of Workers' Compensation](#) -- The guidelines people should follow when they experience injury at their place of employment.
- [Get Smart Louisiana about Insurance](#) -- A brochure listing ways to get better acquainted with your insurance.
- [How to File an Insurance Complaint](#) -- A step-by-step explanation of how to file a complaint with the Department of Insurance.
- [Hurricane Tracking Map and Preparedness Guide](#) -- Includes an enlarged map of the Gulf of Mexico and surrounding areas with helpful hints for preparing for and surviving a hurricane and its aftermath.
- [Life Insurance Buyer's Guide](#) -- Assists consumers in finding life insurance that meets their needs.
- [Louisiana Insurance Fraud Investigator](#) -- A special report on the fraud-fighting efforts of the Department.
- [Louisiana SHIP](#) -- An informative brochure for seniors. A SHIP counselor can explain how Medicare works, what it covers and what costs the new recipient is responsible for.
- [Solving Your Health Insurance Problems](#) -- Assists you in choosing the right health care plan and resolving disputes about medical insurance claims.
- [Teenager's Guide to Auto Insurance](#) -- Answers to common questions teenagers have about getting auto insurance.
- [Weathering the Storm](#) -- A complete guide to preparing for the upcoming storm season.
- [What should I do after a flood?](#) -- The name says it all - with step-by-step instructions

All of our publications are available for viewing and downloading on our website: www.lidi.la.gov

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